

We are always looking for ways to improve our service to you.

If something has gone wrong, we want to know.

Please send an email to [contactus@zenithgroup.co.nz](mailto:contactus@zenithgroup.co.nz) and tell us what has happened and how we can resolve matters.

If you have any documents or correspondence that will help us understand your complaint, please attach them to the email.

When we receive your complaint, we will:

1. Acknowledge your complaint within 2 days (although emails received at the weekend, on statutory days, or other days when the office is closed may take longer).
2. Gather and evaluate information about your complaint.
3. Respond to you within 20 working days.

If we cannot agree on how to resolve the complaint

We will send you a letter of deadlock. You may then contact our Dispute Resolution Scheme, Financial Services Complaints Limited (FSCL).

FSCL are independent and free for clients and an external dispute resolution scheme approved by the Minister of Consumer Affairs.

FSCL's service does not cost you anything and they will help resolve the complaint.

You can contact FSCL:

- By calling 0800 347257
- By emailing [info@fscl.org.nz](mailto:info@fscl.org.nz)
- Through FSCL's website: [www.fscl.org.nz](http://www.fscl.org.nz)
- Writing to Financial Services Complaints Limited, PO Box 5967, Wellington 6140